
State:	District of Columbia	Filing Company:	Fidelity & Guaranty Life Insurance Company
TOI/Sub-TOI:	A07I Individual Annuities - Special/A07I.001 Equity Indexed		
Product Name:	API-1074(01-20)		
Project Name/Number:	API-1074(01-20)/API-1074(01-20)		

Filing at a Glance

Company:	Fidelity & Guaranty Life Insurance Company
Product Name:	API-1074(01-20)
State:	District of Columbia
TOI:	A07I Individual Annuities - Special
Sub-TOI:	A07I.001 Equity Indexed
Filing Type:	Form
Date Submitted:	01/13/2020
SERFF Tr Num:	FGLI-132217994
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	API-1074(01-20)
Implementation	On Approval
Date Requested:	
Author(s):	Naomi Quick, Hollie Henderson
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State: District of Columbia
TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed
Product Name: API-1074(01-20)
Project Name/Number: API-1074(01-20)/API-1074(01-20)

Filing Company: Fidelity & Guaranty Life Insurance Company

General Information

Project Name: API-1074(01-20)
Project Number: API-1074(01-20)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Hollie Henderson
Filing Description:
NAIC: 63274
FIN: 52-6033321

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/13/2020
State Status Changed:
Created By: Hollie Henderson
Corresponding Filing Tracking Number:

Re:API-1074(01-20), Information Page

The above form is being submitted for your review and approval. This form is a new submission and will not replace any forms on file with the Department. This filing is to submit a information page to be used with the previously approved policy form API-1074(01-15) that was submitted and approved under SERFF Filing No. MCHU-129909079

Any bracketed language within the forms is intended to be variable. A Statement of Variability is enclosed for each form to clarifying the bracketed fields.

The forms are in final printed format subject only to changes in formatting, font style, margins, page numbers, ink and paper stock. Printing standards will never be less than those required by law.

Thank you for your time and consideration of this filing.

Company and Contact

Filing Contact Information

Hollie Henderson, Sr. Compliance Analyst hollie.henderson@fglife.com
601 Locust Street 443-676-3778 [Phone]
Des Moines, IA 50309

Filing Company Information

Fidelity & Guaranty Life Insurance Company	CoCode: 63274	State of Domicile: Iowa
601 Locust Street	Group Code:	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(515) 259-8268 ext. [Phone]	FEIN Number: 52-6033321	

Filing Fees

Fee Required? No
Retaliatory? No

SERFF Tracking #: FGLI-132217994

State Tracking #:

Company Tracking #: API-1074(01-20)

State: District of Columbia

Filing Company: Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: A07I Individual Annuities - Special/A07I.001 Equity Indexed

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Fee Explanation:

State:	District of Columbia	Filing Company:	Fidelity & Guaranty Life Insurance Company
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Form Schedule

Lead Form Number: API-1074(01-20)								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Information page	API-1074(01-20)	SCH	Initial			API-1074(01-20)_Std Info Page.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory

INFORMATION

Policy Number: [0000000]		
Owner(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	
Annuitant(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	Date of Issue: [December 1, 2010] Policy Anniversary: [December 1 st]
Beneficiary: Beneficiary is as named in the application or in the most recent Beneficiary change sent to Our home office. (Second named Annuitant, if any, is the Joint Annuitant or contingent Annuitant, as applicable.)		

Maturity Date: [December 1, 2071]

Account Value Interest Crediting Method	Initial Premium Allocated	Initial Fixed Interest Rate	Initial Premium Vesting Bonus Allocation ¹
Fixed Interest Method	[\$100,000]	[1.00]%	[\$10,000]
Account Value/Initial Premium Paid:	[\$100,000]		[\$10,000]

Benefit Base Crediting Option(s)	Initial Premium Allocation Percentage	Index Crediting Period	Initial Cap Rate and Monthly Cap Rate*	Initial Participation Rate *	Initial Premium Vesting Bonus Allocation Percentage
[Point-to-Point Indexed Option] [(S&P 500®)]	[10]%	[1 year]	[15.00%] [No Initial] Annual Cap [Not Applicable]	[100]%	[10]%
[Point-to-Point Indexed Option] [(BXIITBZ5)]	[10]%	[1 year]	[20.00%] [No Initial] Annual Cap [Not Applicable]	[100]%	[10]%
[Point-to-Point Indexed Option] [(CIBQB10E)]	[10]%	[1 year]	[12.00%] [No Initial] Annual Cap [Not Applicable]	[100]%	[10]%
[Point-to-Point Indexed Option] [(MSUSMSDR)]	[10]%	[1 year]	[30.00%] [No Initial] Annual Cap [Not Applicable]	[100]%	[10]%
[Monthly Point-to-Point Indexed Option] [(S&P 500®)]	[10]%	[1 year]	[5.00%] Monthly Cap	[100]%	[10]%
[Monthly Average Indexed Option] [(S&P 500®)]	[10]%	[1 year]	[17.00%] [No Initial] Annual Cap [Not Applicable]	[100]%	[10]%
Benefit Base Fixed Interest Option	[40]%	NA	NA	NA	[40]%
Benefit Base/Initial Premium Paid:	[\$100,000]				[\$10,000]

* The Cap Rates, Monthly Cap Rates and Participation Rates are declared in advance and guaranteed for that Index Interest Crediting Period.

MGSV Accumulation Interest Rate: [1]%

Guaranteed Minimum Effective Annual Interest Rate: [0.25]%

Premium Bonus Percentage: [10]%

Free Withdrawal Percentage: [10]%

Breakthrough Factor: [150]%

Benefit Base Fixed Interest Rate Guarantee Term: [10] year[s]

Benefit Base Fixed Interest Option Initial Annual Interest Rate: [6.00]%

Benefit Base Minimum Fixed Interest Rate: [3.00]%

[GMWB Multiplier Single: [200]%]

[GMWB Multiplier Joint: [150]%]

[Withdrawal Waiting Period: [1 year]]

[Minimum Withdrawal Age: [Age 50]]

Minimum Benefit Value Interest Rate: [2.00]%

Minimum Benefit Value Interest Rate Guarantee Term: [12] year[s]

INFORMATION (CONT'D)

Surrender Charge Schedule:

[Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 11	Policy Year 12	Policy Year 13
12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

There are no Surrender Charges applicable after the [12th] Policy Year or to amounts withdrawn that are less than or equal to the Free Withdrawal amount available.

Premium Bonus Vesting Schedule:

[End of Policy Year 1	End of Policy Year 2	End of Policy Year 3	End of Policy Year 4	End of Policy Year 5	End of Policy Year 6	End of Policy Year 7	End of Policy Year 8	End of Policy Year 9	End of Policy Year 10	End of Policy Year 11	End of Policy Year 12
1%	2%	3%	4%	5%	10%	15%	20%	25%	50%	75%	100%]

¹The Premium Bonus vests according to the above Premium Bonus Vesting Schedule. At the end of the [12th] Policy Year, the Premium Bonus is fully vested.

Riders and Endorsements Attached:

[Terminal Illness Rider, FGL TI 1 (2003)]

[Nursing Home Rider, FGL NH 1 (2003)]

[Home Health Care Rider, ARI-1006(02-11)]

[Market Value Adjustment Rider, ARI-1056(06-13)]

The information regarding the Owner, Beneficiary, Annuitant, Joint Annuitant and annuity option, is subject to any change submitted and accepted by Us and on record.

Disclosures:

[S&P 500® Index (SPX)]

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INFORMATION (CONT'D)

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INFORMATION (CONT'D)

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[Morgan Stanley Dynamic Rotator Index (MSUSMSDR)]

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SERFF Tracking #:	<i>FGLI-132217994</i>	State Tracking #:		Company Tracking #:	<i>API-1074(01-20)</i>
State:	<i>District of Columbia</i>	Filing Company:	<i>Fidelity & Guaranty Life Insurance Company</i>		
TOI/Sub-TOI:	<i>A07I Individual Annuities - Special/A07I.001 Equity Indexed</i>				
Product Name:	<i>API-1074(01-20)</i>				
Project Name/Number:	<i>API-1074(01-20)/API-1074(01-20)</i>				

Supporting Document Schedules

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	API-1074(01-20)_Std SOV.pdf
Item Status:	
Status Date:	

STATEMENT OF VARIABILITY

New Form Name	Form Number
Modified Single Premium Deferred Annuity	API-1074(01-20)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

Item	Page	Range
Home office location	1	Location shown as variable to allow of flexibility in the future. At this time there is no plan to change the home office location.
4th paragraph 2nd sentence	1	<p>When Market Value Adjustment (MVA) rider is attached, will read as: EARLY SURRENDER DURING THE SURRENDER CHARGE PERIOD WILL RESULT IN APPLICATION OF ANY APPLICABLE MARKET VALUE ADJUSTMENT AND A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.</p> <p>When Market Value Adjustment (MVA) rider is not attached, will read as: EARLY SURRENDER DURING THE SURRENDER CHARGE PERIOD WILL RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.</p>
Company Officers	1	President and Secretary shown as variable to allow of flexibility in the future. At this time there is no plan to change the company officers.
Notice to Owners	1	Contact number shown as variable to allow of flexibility in the future. At this time there is no plan to change the company officers.
Policy Number, Owner Name(s), Annuitant Name(s), Birth Date(s), Date of Issue, Policy Anniversary, Maturity Date	3	John Doe information varies on new issues.
Maturity Date	3	John Doe information varies on new issues.
Initial Premium Allocated	3	John Doe information varies on new issues and the customer's Initial Premium Allocation Percentages elections.
Initial Fixed Interest Rate	3	The Initial Fixed Interest Rate is declared by the company on new issues, subject to a minimum rate equal to the Guaranteed Minimum Effective Annual Interest Rate. The Initial Fixed Interest Rate may range from 0.25% to 15%.
Initial Premium Vesting Bonus Allocation	3	John Doe information varies on new issues and the customer's Initial Premium Allocation Percentages elections.
Account Value/Initial Premium Paid	3	John Doe information varies on new issues.
Initial Premium Allocation Percentage	3	Initial Premium Allocation Percentages are customer elected among the different Benefit Base Crediting Options. Initial Premium Allocation Percentages are based on Initial Premium Paid. The sum of the percentage allocations will be represented as a dollar amount of Initial Premium Paid.
Index Crediting Period	3	Index Crediting Periods may vary from 1 through 10 Policy Years. Only approved Index Crediting Periods will be displayed.
Benefit Base Crediting Option(s) and applicable Indices.	3	<p>Currently shown as: Point-to-Point Indexed Option (S&P 500®) Monthly Point-to-Point Indexed Option (S&P 500®) Monthly Average Indexed Option (S&P 500®)</p> <p>On new issues the Benefit Base Crediting Option(s) and applicable Index may vary depending on which index options are issued with the base annuity. Benefit Base Crediting Option(s) and the applicable Index may also be available by approved riders and are designed to provide possible index credits based on formulas which are linked to changes in the point-to-point closing or averaging values of the applicable index. Only approved Benefit Base Crediting Options/riders and their Index Crediting Periods will be displayed.</p> <p>Possible crediting options include: SPX - S&P 500 Index Monthly Point to Point SPX - S&P 500 Index Monthly Average</p>

SPX - S&P 500 Index Point to Point

NDX - Nasdaq 100 Index Annual Point to Point

NDX - Nasdaq 100 Index Monthly Average

NDX - Nasdaq 100 Index Point to Point

DJI - DJIA Index Monthly Point to Point

DJI - DJIA Index Monthly Average

DJI - DJIA Index Point to Point

RUT - Russell 2000 Index Monthly Point to Point

RUT - Russell 2000 Index Monthly Average

RUT - Russell 2000 Index Point to Point

SX5E - EURO STOXX 50 Index Monthly Point to Point

SX5E - EURO STOXX 50 Index Monthly Average

SX5E - EURO STOXX 50 Index Point to Point

UKX - FTSE 100 Index Monthly Point to Point

UKX - FTSE 100 Index Monthly Average

UKX - FTSE 100 Index Point to Point

N225 - Nikkei 225 Index Monthly Point to Point

N225 - Nikkei 225 Index Monthly Average

N225 - Nikkei 225 Index Point to Point

AGG - iShares Barclays US Aggregate Bond Index Monthly Point to Point

AGG - iShares Barclays US Aggregate Bond Index Monthly Average

AGG - iShares Barclays US Aggregate Bond Index Point to Point

HSI - Hang Seng Index Monthly Point to Point

HSI - Hang Seng Index Monthly Average

HSI - Hang Seng Index Point to Point

MID - S&P 400 Index Monthly Point to Point

MID - S&P 400 Index Monthly Average

MID - S&P 400 Index Point to Point

EWI - iShares MSCI Hong Kong Index Fund Monthly Point to Point

EWI - iShares MSCI Hong Kong Index Fund Monthly Average

EWI - iShares MSCI Hong Kong Index Fund Point to Point

HKX - NYSE Arca Hong Kong 30 Index Monthly Point to Point

HKX - NYSE Arca Hong Kong 30 Index Monthly Average

HKX - NYSE Arca Hong Kong 30 Index Point to Point

MXEA - MSCI EAFE Index Monthly Point to Point

MXEA - MSCI EAFE Index Monthly Average

MXEA - MSCI EAFE Index Point to Point

USD PM Gold Price Index Monthly Point to Point

USD PM Gold Price Index Monthly Average

USD PM Gold Price Index Point to Point

The Gold Price is the USD p.m. closing price of Gold as printed by The London Bullion Market Association

SPXT5UT - S&P500 Low Vol Daily 5%, Risk Control TR Index Monthly Point to Point

SPXT5UT - S&P500 Low Vol Daily 5% Risk Control TR Index Monthly Average

SPXT5UT - S&P500 Low Vol Daily 5% Risk Control TR Index Point to Point

SPXRC7T - S&P500 Low Vol Daily 7%, Risk Control TR Index Monthly Point to Point

SPXRC7T - S&P500 Low Vol Daily 7% Risk Control TR Index Monthly Average

SPXRC7T - S&P500 Low Vol Daily 7% Risk Control TR Index Point to Point

SPXT10UT - S&P500 Low Vol Daily 10%, Risk Control TR Index Monthly Point to Point
 SPXT10UT - S&P500 Low Vol Daily 10% Risk Control TR Index Monthly Average
 SPXT10UT - S&P500 Low Vol Daily 10% Risk Control TR Index Point to Point

SPXT12DT - S&P500 Low Vol Daily 12%, Risk Control TR Index Monthly Point to Point
 SPXT12DT - S&P500 Low Vol Daily 12% Risk Control TR Index Monthly Average
 SPXT12DT - S&P500 Low Vol Daily 12% Risk Control TR Index Point to Point

SPXT15UT - S&P500 Low Vol Daily 15%, Risk Control TR Index Monthly Point to Point
 SPXT15UT - S&P500 Low Vol Daily 15% Risk Control TR Index Monthly Average
 SPXT15UT - S&P500 Low Vol Daily 15% Risk Control TR Index Point to Point

SPXT5UE - S&P500 Low Vol 5% ER Index Monthly Point to Point
 SPXT5UE - S&P500 Low Vol 5% ER Index Monthly Average
 SPXT5UE - S&P500 Low Vol 5% ER Index Point to Point

SPXRC7E - S&P500 Low Vol 7% ER Index Monthly Point to Point
 SPXRC7E - S&P500 Low Vol 7% ER Index Monthly Average
 SPXRC7E - S&P500 Low Vol 7% ER Index Point to Point

SPXT10UE - S&P500 Low Vol 10% ER Index Monthly Point to Point
 SPXT10UE - S&P500 Low Vol 10% ER Index Monthly Average
 SPXT10UE - S&P500 Low Vol 10% ER Index Point to Point

SPXT12DE - S&P500 Low Vol 12% ER Index Monthly Point to Point
 SPXT12DE - S&P500 Low Vol 12% ER Index Monthly Average
 SPXT12DE - S&P500 Low Vol 12% ER Index Point to Point

SPXT15EU - S&P500 Low Vol 15% ER Index Monthly Point to Point
 SPXT15EU - S&P500 Low Vol 15% ER Index Monthly Average
 SPXT15EU - S&P500 Low Vol 15% ER Index Point to Point

DJUSR5T - DJ US Real Estate 5% Daily Risk Control TR Index Monthly Point to Point
 DJUSR5T - DJ US Real Estate 5% Daily Risk Control TR Index Monthly Average
 DJUSR5T - DJ US Real Estate 5% Daily Risk Control TR Index Point to Point

DJUSR8T - DJ US Real Estate 8% Daily Risk Control TR Index Monthly Point to Point
 DJUSR8T - DJ US Real Estate 8% Daily Risk Control TR Index Monthly Average
 DJUSR8T - DJ US Real Estate 8% Daily Risk Control TR Index Point to Point

DJUSR10T - DJ US Real Estate 10% Daily Risk Control TR Index Monthly Point to Point
 DJUSR10T - DJ US Real Estate 10% Daily Risk Control TR Index Monthly Average
 DJUSR10T - DJ US Real Estate 10% Daily Risk Control TR Index Point to Point

DJUSR15T - DJ US Real Estate 15% Daily Risk Control TR Index Monthly Point to Point
 DJUSR15T - DJ US Real Estate 15% Daily Risk Control TR Index Monthly Average
 DJUSR15T - DJ US Real Estate 15% Daily Risk Control TR Index Point to Point

DJUSR5E - DJ US Real Estate 5% Daily Risk Control ER Index Monthly Point to Point
 DJUSR5E - DJ US Real Estate 5% Daily Risk Control ER Index Monthly Average
 DJUSR5E - DJ US Real Estate 5% Daily Risk Control ER Index Point to Point

DJUSR8E - DJ US Real Estate 8% Daily Risk Control ER Index Monthly Point to Point
 DJUSR8E - DJ US Real Estate 8% Daily Risk Control ER Index Monthly Average
 DJUSR8E - DJ US Real Estate 8% Daily Risk Control ER Index Point to Point

DJUSR10E - DJ US Real Estate 10% Daily Risk Control ER Index Monthly Point to Point
 DJUSR10E - DJ US Real Estate 10% Daily Risk Control ER Index Monthly Average
 DJUSR10E - DJ US Real Estate 10% Daily Risk Control ER Index Point to Point

		<p>DJUSR15E - DJ US Real Estate 15% Daily Risk Control ER Index Monthly Point to Point DJUSR15E - DJ US Real Estate 15% Daily Risk Control ER Index Monthly Average DJUSR15E - DJ US Real Estate 15% Daily Risk Control ER Index Point to Point</p> <p>SPGS5UT - S&P GSCI Daily Risk Control 5% Index Monthly Point to Point SPGS5UT - S&P GSCI Daily Risk Control 5% Index Monthly Average SPGS5UT - S&P GSCI Daily Risk Control 5% Index Point to Point</p> <p>SPG58UT - S&P GSCI Daily Risk Control 8% Index Monthly Point to Point SPG58UT - S&P GSCI Daily Risk Control 8% Index Monthly Average SPG58UT - S&P GSCI Daily Risk Control 8% Index Point to Point</p> <p>SPGS10UT - S&P GSCI Daily Risk Control 10% Index Monthly Point to Point SPGS10UT - S&P GSCI Daily Risk Control 10% Index Monthly Average SPGS10UT - S&P GSCI Daily Risk Control 10% Index Point to Point</p> <p>SPGS12UT - S&P GSCI Daily Risk Control 12% Index Monthly Point to Point SPGS12UT - S&P GSCI Daily Risk Control 12% Index Monthly Average SPGS12UT - S&P GSCI Daily Risk Control 12% Index Point to Point</p> <p>BXIITBZ5 – Barclays Trailblazer Sectors 5 Index Monthly Point to Point BXIITBZ5 – Barclays Trailblazer Sectors 5 Index Monthly Average BXIITBZ5 – Barclays Trailblazer Sectors 5 Index Point to Point</p> <p>CIBQB10E – Balanced Asset 10 Index Monthly Point to Point CIBQB10E – Balanced Asset 10 Index Monthly Average CIBQB10E – Balanced Asset 10 Index Point to Point</p> <p>MSUSMSDR – Morgan Stanley Dynamic Rotator Index Monthly Point to Point MSUSMSDR – Morgan Stanley Dynamic Rotator Index Monthly Average MSUSMSDR – Morgan Stanley Dynamic Rotator Index Point to Point</p> <p>Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text.</p>
Initial Cap Rate and Monthly Cap Rate Only applies to: Monthly Point-to-Point Indexed Interest Option	3	<p>The initial monthly cap rate is declared by the company and is guaranteed for the applicable Index Crediting Period.</p> <p>The initial monthly cap rate is set at issue; however, a new monthly cap rate may be declared at the beginning of each Index Crediting Period. The monthly cap rate has a range of 0.50% to 20%.</p> <p>For the Monthly Point-to-Point Indexed Interest Options, the cap rate will never be less than the minimum monthly cap rate stated in the Monthly Point-to-Point Indexed Interest Option provision.</p>
Initial Cap Rate and Monthly Cap Rate Only applies to: Point-to-Point Indexed Interest Option Monthly Average Indexed Interest Option	3	<p>The initial cap rate may be declared by the company, guaranteed for the applicable Index Crediting Period. If an initial cap rate is declared by the company, the cap rate will print.</p> <p>If no initial cap rate is declared by the company for this crediting option “No Initial” will print in place of the cap rate percentage. The “No Initial” rate will be guaranteed for the applicable Index Crediting Period.</p> <p>If a cap rate does not apply to a particular crediting option, “Not applicable” will print. If “Not applicable” prints at issue, then the rate will never apply to that strategy for the life of the policy.</p> <p>If applicable, the cap rate or “No Initial” rate is set at issue; however, a new cap rate may be declared at the beginning of each Index Crediting Period. If applicable, the cap rate has a range of 0.50% to 50%.</p> <p>For the Monthly Average Indexed Interest Options, the cap rate will never be less than the minimum cap rate stated in the Monthly Average Indexed Interest Option provision.</p> <p>For the Point-to-Point Indexed Interest Options, the cap rate will never be less than minimum cap rate stated in the Point-to-Point Indexed Interest Option provision</p>

Initial Participation Rate Only applies to: Monthly Average Indexed Interest Option Monthly Point-to-Point Indexed Interest Option Point-to-Point Indexed Interest Option	3	<p>The participation rate is declared by the company, guaranteed for the applicable Index Crediting Period.</p> <p>The initial participation rate is set at issue; however, a new participation rate may be declared at the beginning of each Index Crediting Period. The participation rate has a range of 5% to 300%.</p> <p>For the Monthly Point-to-Point Indexed Interest Options, the participation rate will never be less than the minimum participation rate stated in the Monthly Point-to-Point Indexed Interest Option provision.</p> <p>For the Point-to-Point Indexed Interest Options, the participation rate will never be less than minimum participation rate stated in the Point-to-Point Indexed Interest Option provision.</p> <p>For the Monthly Average Indexed Interest Options, the participation rate will never be less than the minimum participation rate stated in the Monthly Average Indexed Interest Option provision.</p>
Initial Premium Vesting Bonus Allocation Percentage	3	Initial Premium Vesting Bonus Allocation Percentages are customer elected among the different Benefit Base Crediting Options. Allocation percentages are based on Initial Premium Paid. The sum of the percentage allocations will be represented as a dollar amount of the total Initial Premium Vesting Bonus allocated.
MGSV Accumulation Interest Rate(s)	3	The MGSV Accumulation Interest Rate is declared by the company and varies by month of issue for new issues. The range for the MGSV Accumulation Interest Rate is subject to a floating minimum rate between 1%-3%. Once determined, the rate is set for the life of the policy. The MGSV Accumulation interest rate may be equal to or greater than the non forfeiture rate. Once determined the rate is set for the life of the policy. The rate is not re-determined.
Guaranteed Minimum Effective Annual Interest Rate	3	<p>The Guaranteed Minimum Effective Annual Interest Rate is declared by the company at issue and is guaranteed for the life of the policy.</p> <p>The Guaranteed Minimum Effective Annual Interest Rate may range from 0.25% to 15%.</p>
Premium Bonus Percentage	3	The Premium Bonus Percentage has a range of 0.25%-15%. The Premium Bonus vests according to the vesting schedule shown in the policy information page.
Free Withdrawal Percentage	3	The Free Withdrawal Percentage has a range of 10%-25%. The policy allows a percentage of the Account Value to be withdrawn after the first policy year without being subject to surrender charges.
Breakthrough Factor	3	The Breakthrough Factor has a range of 100%-1000%. The Breakthrough Factor is declared by the company at issue and used to determine the Breakthrough Value.
Benefit Base Fixed Interest Rate Guarantee Term	3	Benefit Base Fixed Interest Rate Guaranteed Term has a range of 1-20 years. The Benefit Base Fixed Interest Rate Guaranteed Term is declared by the company at issue. Benefit Base Fixed Interest Option Initial Annual Interest Rate is guaranteed for the Benefit Base Fixed Interest Rate Guaranteed Term shown.
Benefit Base Fixed Interest Option Initial	3	Benefit Base Fixed Interest Option Initial Annual Interest Rate has a range of 0.25%-15%. After the initial Benefit Base Fixed Interest Rate Guaranteed Term, the Benefit Base Fixed Interest Option Initial Annual Interest Rate may

Annual Interest Rate		be declared annually by the company.
Benefit Base Minimum Fixed Interest Rate	3	The Benefit Base Minimum Fixed Interest Rate is declared by the company at issue and has a range of 0.25%-15%. After the Benefit Base Fixed Interest Rate Guaranteed Term, a current interest rate at least equal to the Benefit Base Minimum Fixed Interest Rate may be declared annually.
GMWB Multiplier Single/GMWB Multiplier Joint	3	Items will only print if product offers Enhanced version of the Guaranteed Minimum Withdrawal Benefit. The GMWB Multiplier Single has a range of 100%-1000% and the GMWB Multiplier Joint has a range of 100% -1000%.
Withdrawal Waiting Period	3	Item will print if product requires Withdrawal Waiting Period requirement be met in order to start receiving GMWB withdrawals. If applicable, the Withdrawal Waiting Period is declared by the company at issue and has a range of 1 to 20 years. If the Withdrawal Waiting Period does not apply, this item will not print.
Minimum Withdrawal Age	3	Item will print if product requires minimum attained age requirement be met in order to start receiving GMWB withdrawals. If applicable, the Minimum Withdrawal Age is declared by the company at issue and has a range of age 50 to age 60. If the Minimum Withdrawal Age does not apply, this item will not print.
Minimum Benefit Value Interest Rate	3	Minimum Benefit Value Interest Rate has a range of 0.25%-15%
Minimum Benefit Value Interest Rate Guarantee Term	3	Minimum Benefit Value Interest Rate Guarantee Term has a range of 1-20 years.
Surrender Charge Period/Surrender Charge Scale	3	The maximum Surrender Charge Schedule by policy year is as follows: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%. Statement following the Surrender Charge Scale is a variable field that coincides with the last year of surrender charges. The Information page displays a variable code in the lower right hand corner, i.e. 12-12RP The first 12 indicates the initial surrender charge rate of 12%; the second 12 indicates the number of years the surrender charges will be assessed; and the RP is used as an identifier which relates to the product.
Premium Bonus Vesting Schedule	Pg 3 #2	The minimum Premium Bonus Vesting Schedule by end of policy year is as follows: 1%, 2%, 3%, 4%, 5%, 10%, 15%, 20%, 25%, 50%, 75%, 100%. Statement following the Vesting Schedule is a variable field that coincides with the last year of the vesting schedule.
Riders and Endorsements Attached	Pg 3 #2	Optional approved riders that may appear on Policy Information, as applicable: Nursing Home Rider, ARI-1049(11-12) Terminal Illness Rider, ARI-1050(11-12) Home Health Care Rider, ARI-1045(11-12) Market Value Adjustment Rider, ARI-1056(06-13)
Disclosures	Pg 3 #2+	Appropriate disclosures will print depending on options (indices) available with the product. Only approved indices will be used. Exact disclosure language subject to change based on external agreements.